

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

In re: §  
§  
ALFANO, DONALD ANDREW § Case No. 08-03001  
ALFANO, LAURA ANN §  
§  
Debtor(s) §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

GINA B. KROL, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned:  
(Without deducting any secured claims)

Assets Exempt:

Total Distributions to Claimants:

Claims Discharged  
Without Payment:

Total Expenses of Administration:

3) Total gross receipts of \$ (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ (see **Exhibit 2**), yielded net receipts of \$ from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$	\$	\$	\$
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )				
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )				
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )				
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )				
<b>TOTAL DISBURSEMENTS</b>	\$	\$	\$	\$

4) This case was originally filed under chapter on . The case was pending for months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: \_\_\_\_\_ By: /s/GINA B. KROL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
<b>TOTAL GROSS RECEIPTS</b>		<b>\$</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA			
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	NCB NE					
	National City Mortgage					
<b>TOTAL SECURED CLAIMS</b>			<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
GINA B. KROL					
INTERNATIONAL SURETIES					
INTERNATIONAL SURETIES LTD.					
INTERNATIONAL SURETIES LTD.					
COHEN & KROL					
GINA B. KROL					
COHEN & KROL					
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		\$	\$	\$	\$

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA					
TOTAL PRIORITY UNSECURED CLAIMS			\$	\$	\$	\$

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Bank of America					
	Best Buy					
	Chase -BP					
	Citibank - Sears					
	Citicard					
	Discover					
	Fifth Third					
	Ford Motor Credit					
	HSBC - Carsons					
	HSBC - Menards					
	HSBC - Rhodes					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Household Bank					
	JC Penny					
	Med West Anesthesia					
	National City Mortgage					
	Nbgl - Carsons					
	Nicor Gas					
	Nicor Gas					
	Numark CU					
	OKMC					
	PNC Mortgage Servicing					
	Sears					
	UNVL-Citi					
	Zenith CU					
000001	CLAUSEN MILLER P.C.					
000005	THE COMMERCIAL AGENCY					
000004	CHASE BANK USA, NA					

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
000003	LVNV FUNDING LLC ITS SUCCESSORS AND					
000002	PYOD LLC ITS SUCCESSORS AND ASSIGNS					
000006	PYOD LLC ITS SUCCESSORS AND ASSIGNS					
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			\$	\$	\$	\$

Exhibit 8

Case No: 08-03001 SQU Judge: JOHN H. SQUIRES  
Case Name: ALFANO, DONALD ANDREW  
ALFANO, LAURA ANN  
For Period Ending: 11/02/11

Trustee Name: GINA B. KROL  
Date Filed (f) or Converted (c): 02/11/08 (f)  
341(a) Meeting Date: 03/25/08  
Claims Bar Date: 08/20/08

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. single family home 1010 Navajo St., Carol Stream,	220,000.00	70,603.00		30,000.00	FA
2. single family home 1010 Navajo St., Carol Stream,	0.00	0.00		0.00	FA
3. \$25.00 US currency in debtors' possession	0.00	0.00		0.00	FA
4. certificate of deposit at US Bank in Glen Ellyn, I	1,250.00	1,250.00		0.00	FA
5. Mutual Bank checking and savings account In Carol	50.00	50.00		0.00	FA
6. Access Credit Union in Westchester, Illinois	50.00	50.00		0.00	FA
7. miscellaneous household goods and furnishings in d	1,000.00	1,000.00		0.00	FA
8. miscellaneous wearint apparel in debtors possessio	1,000.00	1,000.00		0.00	FA
9. Jefferson Pilot in possession of insurance company	4,929.34	4,929.34		0.00	FA
10. Jefferson Pilot in possession of insurance company	1,747.84	1,747.84		0.00	FA
11. Alger Fund IRA and Jackson National Life IRA	1,542.94	1,542.94		0.00	FA
12. Amazon.com 10 shares	870.40	870.40		0.00	FA
13. Array Biopharma 13 shares	130.00	130.00		0.00	FA
14. CMGI Inc.	53.00	53.00		0.00	FA
15. 2000 Ford Explorer in debtors' possession	3,500.00	3,500.00		0.00	FA
16. 1997 Plymouth Neon in debtors' possession	500.00	500.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		26.04	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$236,623.52	\$87,226.52	\$30,026.04	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee submitted final report

Initial Projected Date of Final Report (TFR): 12/31/09

Current Projected Date of Final Report (TFR): 05/31/11



## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-03001 -SQU  
Case Name: ALFANO, DONALD ANDREW  
ALFANO, LAURA ANN  
Taxpayer ID No: \*\*\*\*\*2788  
For Period Ending: 11/02/11

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9640 BofA - Money Market Account

Exhibit 9

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
* 09/25/08		Donald & Laura Alfano	Right, title and interest purchase per court order	1110-003	40,000.00		40,000.00
* 09/25/08		Donald & Laura Alfano	VOID	1110-003	-40,000.00		0.00
			reversed to correct error in amount				
09/25/08	1	Donald & Laura Alfano		1110-000	30,000.00		30,000.00
09/30/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.150	1270-000	0.61		30,000.61
10/31/08	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-000	2.91		30,003.52
11/28/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.100	1270-000	2.46		30,005.98
12/31/08	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	1.51		30,007.49
01/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.25		30,007.74
02/17/09	000301	International Sureties Ltd. Suite 420 701 Poydras St. New Orleans, LA 70139	BOND BOND	2300-000		23.36	29,984.38
02/27/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.23		29,984.61
03/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.26		29,984.87
04/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.66		29,985.53
05/29/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.75		29,986.28
06/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.75		29,987.03
07/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,987.79
08/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,988.55
09/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.74		29,989.29
10/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,990.05
11/30/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.74		29,990.79
12/31/09	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,991.55
01/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.75		29,992.30
02/09/10	000302	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		22.26	29,970.04
02/26/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.69		29,970.73
03/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.77		29,971.50

Page Subtotals

30,017.12

45.62

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-03001 -SQU  
Case Name: ALFANO, DONALD ANDREW  
ALFANO, LAURA ANN  
Taxpayer ID No: \*\*\*\*\*2788  
For Period Ending: 11/02/11

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*9640 BofA - Money Market Account

Exhibit 9

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.74		29,972.24
05/28/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,973.00
06/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.74		29,973.74
07/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,974.50
08/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.77		29,975.27
09/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.74		29,976.01
10/29/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.75		29,976.76
11/30/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.75		29,977.51
12/31/10	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,978.27
01/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.030	1270-000	0.76		29,979.03
02/07/11	000303	International Sureties Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139	BOND BOND	2300-000		25.43	29,953.60
02/28/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.23		29,953.83
03/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.25		29,954.08
04/29/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-000	0.24		29,954.32
05/31/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-002	0.26		29,954.58
06/30/11	INT	BANK OF AMERICA, N.A.	Interest Rate 0.010	1270-002	0.25		29,954.83
07/21/11	INT	BANK OF AMERICA, N.A.	INTEREST REC'D FROM BANK	1270-002	0.16		29,954.99
07/21/11		Transfer to Acct #*****4072	Final Posting Transfer	9999-000		29,954.99	0.00

COLUMN TOTALS	30,026.04	30,026.04	0.00
Less: Bank Transfers/CD's	0.00	29,954.99	
Subtotal	30,026.04	71.05	
Less: Payments to Debtors		0.00	
Net	30,026.04	71.05	

Page Subtotals

8.92

29,980.42

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-03001 -SQU  
Case Name: ALFANO, DONALD ANDREW  
ALFANO, LAURA ANN  
Taxpayer ID No: \*\*\*\*\*2788  
For Period Ending: 11/02/11

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4072 BofA - Checking Account

Exhibit 9

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/21/11		Transfer from Acct #*****9640	Transfer In From MMA Account	9999-000	29,954.99		29,954.99
07/21/11	003001	GINA B. KROL 105 WEST MADISON STREET SUITE 1100 CHICAGO, IL 60602-0000	Chapter 7 Compensation/Fees	2100-000		3,752.54	26,202.45
07/21/11	003002	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys fees per court order	3110-000		1,336.49	24,865.96
07/21/11	003003	Cohen & Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys Expenses per court order	3120-000		16.20	24,849.76
07/21/11	003004	Gina B. Krol 105 W. Madison St., Ste. 1100 Chicago, IL 60602	Attorneys Fees per Court Order	3110-000		658.26	24,191.50
07/21/11	003005	Clausen Miller P.C. c/o Diane M. Baron 10 S. LaSalle Street, 16th Floor Chicago, IL 60603	Claim 000001, Payment 25.43071% (1-1) Legal Services Rendered	7100-000		666.90	23,524.60
07/21/11	003006	PYOD LLC its successors and assigns as assignee of Washington Mutual Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000002, Payment 25.43078%	7100-900		2,235.16	21,289.44
07/21/11	003007	LVNV Funding LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000003, Payment 25.42968%	7100-900		48.53	21,240.91
07/21/11	003008	Chase Bank USA, NA PO BOX 15145 Wilmington, DE 19850-5145	Claim 000004, Payment 25.43121%	7100-900		54.70	21,186.21
07/21/11	003009	The Commercial Agency	Claim 000005, Payment 25.43074%	7100-000		20,609.61	576.60

Page Subtotals

29,954.99

29,378.39

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 08-03001 -SQU  
Case Name: ALFANO, DONALD ANDREW  
ALFANO, LAURA ANN  
Taxpayer ID No: \*\*\*\*\*2788  
For Period Ending: 11/02/11

Trustee Name: GINA B. KROL  
Bank Name: BANK OF AMERICA, N.A.  
Account Number / CD #: \*\*\*\*\*4072 BofA - Checking Account

Exhibit 9

Blanket Bond (per case limit): \$ 5,000,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
07/21/11	003010	US Bank POB 23909 Portland, OR 97281 PYOD LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	Claim 000006, Payment 25.43068%	7100-900		576.60	0.00

COLUMN TOTALS	29,954.99	29,954.99	0.00
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Less: Bank Transfers/CD's	29,954.99	0.00
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Subtotal	0.00	29,954.99
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Less: Payments to Debtors		0.00
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Net	0.00	29,954.99
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		NET	ACCOUNT
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	BALANCE
BofA - Money Market Account - *****9640	30,026.04	71.05	0.00
BofA - Checking Account - *****4072	0.00	29,954.99	0.00
	-----	-----	-----
	30,026.04	30,026.04	0.00
	=====	=====	=====
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals	0.00	576.60
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